

In re:  
Anett Melinda Rizos  
Debtor

Case No. 21-11253-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Mar 17, 2022

User: admin  
Form ID: 155

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2022:

Recip ID	Recipient Name and Address
db	+ Anett Melinda Rizos, 300 E. Macada Road, Bethlehem, PA 18017-2526
14604597	+ AMEX Department Stores, PO BOX 8218, Mason, OH 45040-8218
14604598	+ Bank Of America, PO BOX 982238, El Paso, TX 79998-2238
14626914	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14604603	+ Charles Rizos, 300 E. Macada Road, Bethlehem, PA 18017-2526
14604604	+ Commonwealth of PA, Department of Revenue, Bureau of Compliance Lien Section, PO BOX 280948, Harrisburg, PA 17128-0948
14604609	+ Kia Motor Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031
14604610	Lorna Green, 4618 Lisa Lane, Breinigsville, PA 18031
14604611	NYS Assessment Receivables, PO Box 4127, Binghamton, NY 13902-4127
14629179	New York State Department of Taxation & Finance, Bankruptcy Section, P O Box 5300, Albany, NY 12205-0300
14607347	+ PNC BANK, NATIONAL ASSOCIATION, C/O Rebecca Solarz, Esquire, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14607709	+ PNC Bank, National Association, c/o Rebecca Solarz, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14604616	Volkswagen Credit Inc, 22823 NW Bennett Street, Hillsboro, OR 97124

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14604596	+ Email/PDF: bncnotices@becket-lee.com	Mar 17 2022 23:56:47	American Express, PO BOX 981537, El Paso, TX 79998-1537
14630635	Email/PDF: bncnotices@becket-lee.com	Mar 17 2022 23:56:56	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14604599	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 17 2022 23:48:00	Barclays Bank Delaware, PO BOX 8803, ATT: Credit Bureau, Wilmington, DE 19899-8803
14604602	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 17 2022 23:48:00	CCB/YRTUI, PO BOX 182120, Columbus, OH 43218-2120
14604600	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 17 2022 23:56:56	Capital One, PO BOX 31293, Salt Lake City, UT 84131-0293
14628541	+ Email/PDF: ebn_ais@aisinfo.com	Mar 17 2022 23:56:56	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14604601	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 17 2022 23:56:47	Capital One Bank USA NA, PO BOX 31293, Salt Lake City, UT 84131-0293
14604605	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 17 2022 23:56:48	DSNB/Bloomington, PO BOX 8218, Mason, OH 45040
14604607	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 17 2022 23:48:00	IRS, Department of Treasury, PO Box 7346, Philadelphia, PA 19101-7346
14604608	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 17 2022 23:56:52	JPMCB card, PO BOX 15369, Wilmington, DE 19850
14634953	+ Email/Text: RASEBN@raslg.com		

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Mar 17, 2022

Form ID: 155

Total Noticed: 35

		Mar 17 2022 23:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14604612	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 17 2022 23:48:00	PA Departmenmt of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14642685	Email/Text: Bankruptcy.Notices@pnc.com	Mar 17 2022 23:48:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14604613	Email/Text: Bankruptcy.Notices@pnc.com	Mar 17 2022 23:48:00	PNC Bank, PO BOX 3180, Pittsburgh, PA 15230
14642860	Email/Text: Bankruptcy.Notices@pnc.com	Mar 17 2022 23:48:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14642374	Email/Text: Bankruptcy.Notices@pnc.com	Mar 17 2022 23:48:00	PNC Bank, National Association, Bankruptcy Department, PO Box 94982, Cleveland, OH 44101
14604614	Email/Text: Bankruptcy.Notices@pnc.com	Mar 17 2022 23:48:00	PNC Mortgage, PO BOX 8703, Dayton, OH 45401
14605738	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 17 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14633547	Email/Text: bnc-quantum@quantum3group.com	Mar 17 2022 23:48:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14604615	+ Email/PDF: gecsedl@recoverycorp.com	Mar 17 2022 23:56:52	SYNCB/Care Credit, C/O PO Box 965036, Orlando, FL 32896-0001
14642185	+ Email/PDF: gecsedl@recoverycorp.com	Mar 17 2022 23:56:47	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14633795	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Mar 17 2022 23:48:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14604606	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, 1000 Liberty Ave, Room 112, Pittsburgh, PA 15222

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2022

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: Mar 17, 2022

Form ID: 155

Total Noticed: 35

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2022 at the address(es) listed below:

Name	Email Address
ANTHONY ST. JOSEPH	on behalf of Creditor United States of America on behalf of IRS anthony.stjoseph@usdoj.gov mardella.suarez@usdoj.gov,CaseView.ECF@usdoj.gov
CHARLES LAPUTKA	on behalf of Debtor Anett Melinda Rizos claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com
GARY F SEITZ	on behalf of Trustee LYNN E. FELDMAN gseitz@gsbblaw.com
KERI P EBECK	on behalf of Creditor VW Credit Leasing Ltd. kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
REBECCA ANN SOLARZ	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

---

In Re: Anett Melinda Rizos

Debtor(s)

Chapter: 13

Bankruptcy No: 21-11253-pmm

---

***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this 17th day of March 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Patricia M. Mayer  
Judge ,  
United States Bankruptcy Court